Want Ad. Rates.

ONE CENT PER WORD when paid in advance. No Ad, taken for less than TEN CENTS.

NO ADS, TAKEN FOR LESS THAN TWENTY-FIVE CENTS when phoned in or charged at the counter.

FOR BUSINESS CONTRACTS
Phone Monroe 1 for the WANT AD
MAN to call.

Lost and Found.

LOST, FRIDAY AFTERNOON, TWO Xmas packages—one marked "C. G. Shafer," other marked "sister Rosa." Will finder please communicate by 'phone Madison 6689, or G 94, care Times-Dispatch?

LOST, WHITE FOX-TERRIER, BLACK saddle on back, spotted head, spot on tail; answers to name "Buster." Address 210 South Fourth Street.

LOST, ON BELVIDERE STREET, BE-tween Cary and Beverly Streets, child's small white fun Reward if returned to 294 South Belvidere. LOST, LAST NIGHT, ON GRACE, BE-tween Laurel and Shater, or on Lau-rel or Shafer, between Grace and Broad, a Marabou boa, Reward if returned to \$22 West Grace Street.

LOST, MONDAY EVENING, ON MAIN Street, between Eighth and Tenth Streets, two ladles' watches. Liberal reward if returned to J. S. JAMES, Seventh and Main Streets.

LOST, BETWEEN LAKESIDE COUN-try Club, Hermitage Road, Leigh Street to Brook Avonue, a black handbag, containing money, jewelry, keys and other articles. Finder please return to 116 East Leigh Street, or phone Madison 2311-J and receive reward.

Belp Manted, Male.

WANTED, RAILWAY MAIL CLERKS, commoncement salary \$800; spring examinations everywhere; candidates prepared free. FRANKLIN INSTI-TUTE, Dept. 410 J. Rochester, N. Y. WANTED, AT ONCE, THREE EXPE-rienced spoke sawyers; steady work, Apply factory, VIR GINIA AND NORTH CAROLINA WHEEL CO.

WANTED, BRIGHT YOUNG MAN, BE-tween ages 17 and 20, for office work, stenography and typewriting. State references and salary expected. P. O. Box 5.

O. BOX 5.

WANTED, FIRST-CLASS TRAVELING salesman; one familiar with dry goods trade preferred. Apply M. GOLDSTEIN, 218 North Fifth. WANTED, BY A YOUNG MAN OF 20, a position as cierk in a country

a position as clerk in a country store. Address LUTHER WRIGHT, Naniakla, Va.

Naniaria, va.

BOYS WANTED; GOOD WAGES. APply 7 A. M. and 5 P. M., AMERICAN
GLASS WORKS, Hospital and Mill WANTED, A BAKER. 428% NORTH Sixth Street.

WANTED, A REGISTERED DRUG clerk. Address Box 897, Hampton.

WANTED, A DRUG MAN, AN ASSIST-ant, or man with some knowledge of the drug business. State salary expected. E 190, care Times-Dis-

Situations Wanted, Male.

WANTED, BY A MALE STUDENT OF Massey's Business College, position as bookkeeper or assistant. Can give references. Address J 401, care Times-Dispatch.

WANTED, A POSITION AS FARM manager; willing to work, sober and industrious, single. JOHN BROWN, care Casselman & Co.

WANTED, POSITION AS MANAGER in furniture store; have had twenty years' experience; can give good references. Address B 75, care Times-Dispatch.

WANTED, POSITION AS MANAGER in clothing store; have had twenty years' experience and give good ref-erences. Address B 75, care Times-Dispatch.

WANTED A SITUATION AS GROOM in a private family stable (not to drive) by January 1; experience. JAY BAILEY, 508 St. Paul Street. WANTED. SITUATION BY FIRST-class colored cook. Address J. MAR-TIN, 628 Ninth Street.

Belp Wanted, Female.

YOUNG LADIES AND GIRLS DESIR-ing positions with pleasant sur-roundings and good pay cannot do better than write or apply to THE WHITLOCK BRANCH, Twenty-third and Cary Streets, Richmond, Va. WANTED, A GOOD SERVANT GIRL. Apply 1714 Park Avenue.

WANTED, A FIRST-CLASS CHAM-bermaid at THE SHENANDOAH, Aply to the elevator boy.

WANTED, LADIES TO TRAVEL!
demonstrating position. B 75, care
Times-Dispatch. ANTED, YOUNG LADIES BETWEEN the ages of 16 and 22 years to be-come operators. Apply to TELE-PHONE EXCHANGE, 711 East Grace,

GIRL FOR NORTH; WAGES \$20; ticket furnished. CITY EMPLOY-MENT BUREAU, 120 North Eighth. WANTED, EXPERIENCED MILLINER for the coming season. Apply MRS
JULIUS BEAR, 1428 East Main
Street.

Bituations Wanted, Female. WANTED—A LADY WISHES POSI-tion as companion for elderly lady or mother's help. Box 25, Keswick. Va.

Professional Help Wanted.

WANTED, AT ONCE, LADY OF EX-perience to teach instrumental and vocal music in female seminary in Virginia. VIRGINIA TEACHERS' BUREAU, Manchester, Va.

TEACHERS WANTED FOR ARL classes; January openings; Southern States; especially young men for principalships. FOSTER TEACHERS' AGENCY, Covington, Ga.

ERS AGENCY, Covington, Ga.

WANTED, A MALE ASSISTANT
teacher in the usual English branches
for the Gloucester Academy; must
be present at the Gloucester Academy not later than Friday, December
31. For further information apply
to JOHN TABB, Gloucester, Va., or
to REV. WM. MEADE CLARK,
Southern Churchman, Richmond, Va.

Agents Wanteo.

AGENTS EITHER SEX TO WORK on easy payment maguzine proposi-tion; pay every day. Apply 408½ North Eighth Street, between 8 and 9:30 A. M., or 4 and 6 P. M. E. C. GRONEMEYER.

Boarding.

LARGE, BRIGHT AND ATTRACTIVE rooms for rent, with or without board. Reasonable rates. References required. 412 North Eighth Street. 'Phone Madison 7560. WANTED. TO RENT, A LARGE front room, second floor; drst-class board; every comfort of home; meals to suit the business men; no objection to children; terms very reasonable to the right party. Address B 83, care Times-Dispatch.

WANTED, BOARDERS FOR LARGE, beautiful, sunny rooms, 103 East Grace.

Real Estate for Rent.

FOR REMA, STORE STAND, WITH post-office; good chance for the right man. P. B. LEWIS, Margo, Ya.

Rooms for Rent.

WHEN YOU COME TO RICHMOND stop where you can get a clean, comfortable bed for 50 conts; central, refined neighborhood; free use of phone and bath. Excellent meals served next door. No. 1002 East Clay.

FOR RENT, THREE NICELY FUR-nished rooms, at moderate prices, at No. 511 North Tenth Street Mon

Board Manted.

WANTED—A REFINED LADY wishes board in nice boarding house or family; references given. Address J 899, care Times-Dispatch. WANTED, BY YOUNG LADY, ROOM and board in private family, centrally located. Address, stating terms, F 267, care Times-Dispatch.

Flats for Rent

FOR RENT, TO SENATORS OR LEGislators. I have 7-room furnished flat, strictly new and modern, heated, gas and electricity, on Franklin Street, near Fifth; will rent for January and February as a whole, or will rent the rooms separately. Best references given and required. Address B S4, care Times-Dispatch.

Rooms Wanted.

Real Estate Wanted.

WANTED, BY A YOUNG COUPLE, three rooms, central location; state rent Address B 71, care Times-Dis-patch.

LEB ANNEX LOTS WANTED FOR IM-mediate customer. If you have a lot for sale, see us at once. AMOS & POINDEXTER, 1110 East Main.

Real Estate for Sale. FARMS AND TIMBER LANDN.—MY new catalogue contains 400 farms and timber lands; best bargains in Virginia. I pay your railroad fare. Write for free catalogue. Address J. R. ELAM, Box 287, Charlottesville, Va.

FOR SALE, WEST END LOTS, ON Grace, Main, Leonard, Cary and Park Avenue atreets. Apply 615 Brock Avenue. 'Phone Madison 1487.

Avenue. Phone Madison 1467.

WE HAVE A FEW LOTS LEFT
which will double in value in sixty
days—not way out in the country,
but adjoining Solders' Home property. Buy to-day or pay the other
fellow's profit. AMOS & POINDEXTER, 1110 East Main.

TER, 1110 East Main.

TIMBER!—LUMBERMEN, THINK!
Complete mil, with buildings, etc.,
for \$1,000, all planted; 2,000,000 feet
pine timber, at \$3 per 1,000 (at mill),
payable monthly, Clear profit \$3
per 1,000. See ANDERSON REAL
ESTATE AND LAW CO., for this big
opportunity.

ESTATE AND LAW CO., for this big opportunity,

10 PER MONTH, NO CASH, BUYS one or three 4-room houses at \$1,000 each, good lot, near Chimborazo Park, Start New Year by buying one for home. See ANDERSON REAL ESTATE AND LAW CO.

NICE BRICK DETACHED DWELL-ing on Hanover Street cheap. Ad-dress D 155, care Times-Dispatch. VANTED, TO SELL A LARGE ROOM-ing house; a good-paying proposi-tion; will sell cheap to quick buyer. Address C 118, care Times-Dispatch. /IRGINIA FARMS.—J. E. WHITE, "The Land Man," Charlottesville, Va. Inclose 5 cents for catalogue.

solicitors and Salesmen.

IF A CHANGE IS CONTEMPLATED IN your present connection the first of the year, it will pay you to look into the PRUDENTIAL'S NEW LOW COST ALL-GUARANTEED POLICY, best seller on earth, because it is a PRACTICAL ELICY FOR PRACTICAL PEOPLE. First-class proposition for a few good men. Address W. B. ALLEN, Manager, 201-202 American National Bank Building, WANTED, ONE OR TWO FIRST-CLASS solicitors; must be reliable and able to furnish references. Call Tuesday at 24, Chamber of Commerce Building.

WANTED, FIRST-CLASS RETAIL

WANTED, FIRST-CLASS shoe salesman; quick promotion for good man, Address B 87, care Times-Dispatch, stating age, qualifications, character, references and salary.

Business Opportunities.

WANTED, SEVERAL MEN TO INvest \$1,000 in a profitable manufacturing business. Those investing can hold positions paying from \$50 to \$100 monthly, according to position they are capable of holding. Apply M. GOLDSTEIN, 218 North Fifth Street.

A COMPLETE SHOW, \$75, IF SOLD this week. Apply 521 West Broad, NICE PRINTING PLANT FOR SALE at great sacrifice if sold at once. See ANDERSON REAL ESTATE AND LAW CO.

LAW CO.

A WELL ESTABLISHED BUSINESS, handling stoves, tinware, hardware, etc., for sale. For further information address B 201, care Times-Dis-

Personals.

RICHMOND HEFINING COMPANY, 1709 East Cary Street, City Contrac-tors, Dead animals removed at onco. 'Phone Monroe 3027. Buyers of tal-low and bones,

AUTOMOBILES.—NOW IS THE SEA-son for repainting and repairing your car. We have none but skilled me-chanics in every department. W. C. SMITH & CO., 314 North Fifth.

AUTOMOBILES.—TOPS AND DUST covers; any style samples of mate-rial on hand; prices below regular market. W. C. SMITH & CO., 314 North Fifth.

BOWIN PHAUP, FUNERAL DIREC-tor and Embalmer, has removed his office and undertaking rooms to 119 North Eighth Street. Office 'phone, Madison 131; residence 'phone, Madi-son 8289-J, for night and Sunday

calls.

THE DEMAND FOR BETTER GRADES of corsets is increasing; no longer is the stiffly boned corset the most desirable one, but pliant models are the rule for the most elegant and chic creation, the cut and boning being of equal importance to icid that grace of movement so much desired by the well dressyd. MRS. A. J. PYLE, 317 North Fifth Street. HUMAN HAIR BOUGHT AND SOLD at HUGHES'S 209 North Third.

Poultry-Bet and Live Stock. ANOTHER CARLOAD OF BURNT wheat, same quality, packed in 150-pound sacks, at \$1.50 per 100 pounds; \$14 per 1,000 pounds; \$27 per ton. W. J. TODD, 428 North Sixth Street. MODEL" INCUBATORS AND BROODers at factory prices. Full stock always on hand. Start early hatches for best brollers and best prices. Free catalogue. W. J. TODD, 426 North Sixth Street.

North Sixth Street.

WANTED, TO BUY A HORSE AT PRIvate sale direct from owner; must
be good work horse, sound and gentie and suitable for a lady to drive,
E 129, care Times-Dispatch.

Coal and Wood.

LONG'S BURNS A LONG TIME, BE-cause it is original growth and in good, dry condition. It is worth \$1 to cord more than common, doty good, dry condition. It is worth \$1 to cord more than common, doty wood. He has pine, oak, hickory and slabs, all to burn. Special this week; Coke, \$5, pea size anthracite, \$5.50. Will send small quantity if preferred. LONG'S. , 'Phone Monroe 1320.

Millinery.

ALL OF MY MILLINERY AND READY-made suits, welsts, coats and other garments for ladies and children we are now selling at a great re-duction. We make no charge for alterations. MRS. JULIUS BEAR, 1423 East Main Street.

DAILY PUZZLE



What bird? ANSWER TO YESTERDAY'S PUZZLE. Rake.

For Sale.

R L BARNES SAFE AND LOCK CO.,
GENERAL OFFICES,
1808 EAST MAIN STREET;
FACTORY, TRIGG SHIPYARDS, HIGHEST GRADE STANDARD SAFE
MADE; TONGUE AND GROOVE
OVERLAPPING FLANGE. BANK
SAFES, JEWELERS' SAFES, BURGLAR-PROOF VAULTS, SECONDHAND SAFES, ALL MAKES AND
BIZES. PRICES AND TERMS TO
SUIT CUSTOMER.

FOR SALE, 200,000 FEET OF ORIGI-nal oak and pine timber; something nice; seven miles east of Richmond, Va. B 72, care Times-Dispatch. FOR SALE, SURREYS, TOP BUGGIES and runabouts, every conceivable style. It will be to your advantage to give us a call. W. C. SMITH & CO., 314 North Fifth.

if YOU WANT SOMETHING DELI-cious, ask your grocer for Smithfield sausage.

FOR SALE, SEVERAL CLOSED CAR-riages at bargain prices at W. C SMITH & CO.S, 314 North Fifth.

FOR SALE, THE LARGEST STOCK of grocery and delivery wagons in the city. Bargains to close them out. W. C. SMITH & CO., 314 North Fifth.

Fifth.

FOR SALE, A LARGE ASSORTMENT of buggles, surreys, runabouts, Dayton wagons, laundry and grocery wagons, at special prices. Several second-hand vehicles, in good order, cheap. A. MEYER'S SONS, 731 East Cary Street.

AUTOMOBILE ACCESSORIES AND supplies. We can furnish any part to any car. W. C. SMITH & CO. 314

to any car. W. C. SMITH & CO., 314 North Fifth,

North Fifth,

AUTOMOBILES. — THE MITCHELL car was selected by the War Department for delivering dispatches from New York to San Francisco, and did it ahead of schedule. For sale by W. C. SMITH & CO., 214

North Fifth.

WAGONS AND BUGGIES TO SUIT you at RICHARDSON BROS.. 615 Brook Avenue.

Brook Avenue.

ONE SECOND-HAND DAYTON WAGon, in good condition; will sell cheap.
One cutunder "Cortland" runabout,
rubber-tired, second-hand, for sale
cheap. BRISTOW-WORSHAM CO., 1417 East Main.

ONE "MILBURN" DUMP WAGON; will close out cheap; last one; strict-ly guaranteed and good as any. BRISTOW-WORSHAM CO., 1417 E.

Main.

NATURE'S OWN BEVERAGE-LIGHT, sparkling, refreshing, pure; 5 gallons, 25c, delivered-Holly Springs Lithia Water. 'Phones: Madison 6232 and 5621. FOR SALE, BUGGIES, SURREYS AND

runabouts, new and second hand, at special prices. T. H. DUKE & CO., 304 Brook Avenue. LUMBER, LATHS, SHINGLES, SASH blinds, doors, WOODWARD & SON, Ninth and Arch, Richmond, Va.

BEST DESIGNS IN CUSTOME-MADE corsets; pliable boning, graceful lines and fullest satisfaction in every respect. MRS. A. J. PYLE, 317 North Fifth Street.

FEW MORE HIGH-GRADE BUGgies and runabouts we are closing out at reduced prices. Gome quick if you want something good at a low price. BRISTOW-WORSHAM CO., 1417 East Main. FOR SALE, ESTABLISHED COFFEE

and tea store; best location in Roa-noke; owner contemplates leaving city. Address R. I. HUNTER, Roa-noke, Va.

BURNT WHEAT,-ANOTHER CARload burnt wheat. \$1.50 per 100 pounds; cheap; good feed for chick-ens. W. J. TODD, 426 North Sixth Street.

Remobal Motice.

EDWIN PHAUP. FUNERAL DIREC-tor and Embalmer, has removed his office and undertaking rooms to 119 North Eighth Street. Office phone, Madison 131; residence phone, Madi-son 3239-J, for night and Sunday calls.

Transfer.

transfer to haul your Christmas boxes, packages, etc.; also trunks, 25c; valless, 16c, to any part of the city. 'Phone Madison 1445, 302 North Ninth Street.

Motices.

NOTICE IS HEREBY GIVEN THAT the United States Trust Company of New York having resigned as trustee under the First Consolidated Mortgage made by the Atlantic Coast Line Railroad Company to said United States Trust Company of New York, and dated the 15th day of June, 1902, the Atlantic Coast Line Railroad Company has, pursuant to the provisions of the said mortgage, by instrument executed by order of its board of directors, duly appointed the Farmers' Loan and Trust Company of the City of New York trustee under the said mortgage to fill the vacancy caused by the resignation of said United States Trust Company of New York.

Dated December 6, 1909.

ATLANTIC COAST LINE RAILROAD COMPANY, By Thomas M. Emerson.

President.

ROBERT HARDEMAN FORMERLY OF THE State of Virginia, on the 10th

ROBERT HARDEMAN FORMERLY OF

ROBERT HARDEMAN FORMERLY OF Richmond, Va., please communicate, if living, with G. B. NICHOLLS, 901 Hull Street, Manchester, Va. EDWIN PHAUP, FUNERAL DIREC-tor and Embalmer, has removed his office and undertaking rooms to 119 North Eighth Street. Office phone, Madison 181; residence phone, Madi-son 3239-7, for night and Sunday calls. son calls.

THOS. W. GARDNER, LAWYER-General practice; loans on real es-tate.

tate.

WANTED, THE PUBLIC TO KNOW
that Jahake Bros. Jewelers, 912
East Main Street, buy, sell, excliange and remount diamonds in
the latest styles. Old gold and silver taken in exchange. AUTOMOBILES.—DON'T FORGET THE Mitchell cars are guaranteed by the factory, and we will protect cus-tomers. W. C. SMUTH, 314 North Fitth.

FIRE GARAGI SPACE FOR FIFTY CARS: best attention and protection; charges moderate. W. C. SMITH & CO. 214 North Fifth.

Dotices.

POUR LAVINGS ARE OF VAST IMportance to you, and should be deposited in the strongest bank available. The First National Bank, of
Richmond, Va., has for over forty
years conducted a successful banking
business at No. 1104 East Main
Street, and has over \$2,000,000 of its
own money to protect your savings.
It allows 8 per cent, interest on
savings accounts.

NOTICID IS HEREBY GUEST STATE

Savings accounts.

NOTICE IS HEREBY GIVEN THAT
the American Assurance Company of
Philadelphia. Pa., has decided to
withdraw from the State of Virginia,
and that it has no outstanding ilabilities in said State, all policies having been cancelled. The company
has no policies in force in Virginia
at the present time.

H. L. BAUMGARTNER, PRACTICAL
safe and lock expert, 12 South Seventh Street. Safes opened and re
paired; combinations changed; keys
made. Expert work a specialty.

paired; combinations changed; keys made. Expert work a specialty. 'Phone Monroe 3033.

Phone Monroe 2022.

NOTICE IS HEREBY GIVEN THAT the German Union Fire Insurance Company of Baltimore, Md., has decided to withdraw from the State of Virginia, and that it has reinsured all of its outstanding policies in the Globe and Ruigers' Insurance Company of New York. The company has no policies in force in Virginia at present.

Celanted.

WANTEL, SURNITURE AND HOUSE-hold effects to sell at auction. Im-mediate returns. MAYO SADVAGE CORPORATION, 1402 East Main. 'Phone Madison 7818.

AUTOMOBILES - WE CAN FURNISH any make and any size tire on short notice. W. C. SMITH & CO., 314 N. Fifth.

WANTED, A SECOND-HAND GRAND domestic Washington Latrobe stove; must be in good condition. Ad-dress B 88, care Times-Dispatch. WANTED, WASHING DONE UP AT 428 West Duval Street. Satisfaction guaranteed.

WANTED, A 25 TO 40-HORSEPOWER portable boiler, locomotive type; must be in good condition. P. O. Box 186. WANTED, TO BUY FOR CASH, HOUSD-hold goods in any quantity. 'Phone Madison 3851

Miscellaneous.

FLORIST. FUNERAL DESIGNS, \$1 TO \$8. M. A.

FOR MAN OR BEAST. FRAYSER'S NERVE AND BONE LINI-ment. Over forty years' test proves it the best. 25c a bottle at all drug-gists.

BUCHANAN'S NIGHT SCHOOL. BOOKKEEPING, CIVIL SERVICE branches and elocution, 908 East Clay Street

AUTOMOBILES.

MITCHELL CARS, SELECTED AS pacemakers New York-Atlanta run, Coll and inspect. Garage services, W. C. SMITH & CO., 314 North Fifth, SHOE REPAIRING.

75C, HALF-SOLE MEN'S SHOES; LA. dies', 60c. Every pair sewed. Best leather. DREW'S ELECTRIC SHOE FACTORY, 716 East Main. 'Phone Monroe 2687. Will send for shoes and

OPTICIANS.

OFTEN YOU MUST GO WRONG TO DO right. When your eyes are wrong go to DR. H. BREITSTEIN, Optician. 118 East Broad, the wrong side of Broad Street—the right place to have your eyes examined and glasses fitted. Consultation free. Prescrip-tion work a specialty. WATCH REPAIRING.

YOUR WATCH REPAIRED OR CLEAN-ed by W. TOBIEN, JR. is a guar-antee 'at it is done properly. Twent' pars' experience. Cleaning, \$1. Main springs, \$1. 408 East Broad Street. All work guaranteed.

BOARD OF HEALTH.

THERE IS STRONG REASON FOR BElieving that the danger from an un-purfied surface water supply is greatest in the winter, considerable outbreaks of typhoid fever occurring. Use Holly Springs Lithia Water. It is always pure. 5 gallons, 25c, de-livered. 'Phones: Madison 6222 and 5621.-.

FURNITURE AND CHINA PACKING. FURNITURE, CHINA AND WEDDING presents packed and shipped with care. Estimates cheerfully given, JACOB UMLAUF, 705 West Main Street. 'Phone Madison 3292.

EDISON AMBEROLA, \$200.00—THE FINEST MUSICAL In-strument ever made, Come and hear it. S. B. HAYNES & CO. STORAGE.

CLEAN, DRY STORAGE ROOMS; LOW rates. TOMPKINS, 207 West Broad rates. Street.

Wiere to Stop in Virginia.



... ...ost magnificent hotel in the South

European plan.

THE ANNUAL MEETING OF THE stockholders of the Rosney Iron and Lumber Company, Limited, with be held at the office of the company, at Rosney, in Buckingham county, in the State of Virginia, on the 10th day of January, 1910, between the hours of 3 and 4 o'clock P. M., for the purpose of electing two directors and for the transaction of such other business as may be brought before said meeting.

SIMON P. WEAVER, Secretary,

SIMON P. WEAVER.
Secretary.

THE REGULAR ANNUAL MEETING
of the stockholders of the GermanAmerican Banking and Building Co.
will be held at the company's office,
floom 2. Ebol Building, on WEDNESDAY. 12TH DAY OF JANUARY.
1910, at 1 o'clock P. M.
CHAS. K. WILLIS.
Secretary-Treasurer.

THE ANNUAL MEETING OF THE
stockholders of the First National
Bank of Richmond, Va., for the election of directors and for such other
business as may properly come before said meeting, will be held in the
directors' room of said bank. No. 1101
East Main Street, Richmond, Va., 12
o'clock noon, TUESDAY, JANUARY
11, 1919.

JNO. M. MILLER, JR.

11, 1910. JNO. M. MILLER, JR., Grabier,

Meetings.

THE ANNUAL MEETING OF THE stockholders of the Virginia State Fair Association. Inc., will be held in the assembly room, Murphy's Hotel, Eighth and Broad Streets, Richmond, Va., at \$15 P. M. MONDAY, JANUARY 10, 1910.

VIRGINIA STATE FAIR ASSOCIATION, INC.

Union Bank of Richmond,
Itichmond, Va., Dec. 23, 1909.
THE REGULAR ANNUAL MEETING
of the stockholders of the Union Bank
of Richmond, Va., will be held in its
banking house on Thursday, January
18, 1910, at 12 o'clock noon.
GEORGE W. CALLA.
Cashler. Cashler.

City Bank,
of Richmond.
THE ANNUAL MEETING OF THE
stockholders of the City Bank of
Richmond will be held at their
banking house on MONDAY, JANUARY 10, 1910, at 12 o'clock.
J. W. SINTON,
Cashler.

Cashler.

Office Guarantee Building Corporation,
Times Building,
Richmond, Va., Dec. 27, 1909.
THE ANNUAL MEETING OF THE
stockholders of this corporation will
be held at its office, No. 6 North
Tenth Street, Richmond, Va., TUESDAY, JANUARY 11, 1910, at 4:30
o'clock P. M.
GEORGE C. JEFFERSON,
Secretary.

THE REGULAR ANNUAL MEETING of the stockholders of the National State Bank, Richmond, Va., will be held in its banking house on TUES-DAY, JANUARY 11, 1910, at 12 octock.

WILLIAM M. HILL. Cashler.

The Savings Bank of Richmond.

1117 East Main Street.

Richmond, Va., Dec. 22, 1962.

THE ANNUAL MEETING OF THI

stockholders of this bank will be
held at the banking house THURS
DAY, JANUARY 13, 1910, at 4 o'clock
P. M.

JAMES M. BALL Cashler

HE ANNUAL MEETING OF THE shareholders of the American National Bank of Richmond will be held at its office in the city of Richmond, va., on TUESDAY, JANUARY 11, 1910, at 12 M., for the election of directors for the ensuing year, and for the transaction of such other business as may properly come between the contraction of the contraction of the property come between the contraction of the c

Dibidend Rotices.

The Virginia Fire and Marine Insurance Company, Richmond, Va., Dec. 22, 1909. DIVIDEND.—THE DIRECTORS C DIVIDEND.—THE DIRECTORS OF this company have declared a semi-annual dividend of 5 per cent. (free of tax), payable on and after January 3 next. Checks for this dividend will be malied to all stockholders of record this date. All changes of address should be promptly notified the company.

Transfer books closed from this date will January 4 1310. ACCOMMODATION TRAINS-WEEKDAYS.

date until January 4, 1910. WM. H. McCARTHY, Secretary. *Daily, f Weekdaya, Sundays only, All trains to or from Byrd Street Station (except trains leaving 4.50 a.m. and arrivals and engine stop at Biba. Time of arrivals and departures not guaranteed Read the signs. THE PLANTERS NATIONAL BANK OF RICHMOND, VA., DECEMBER 22, 1809.

THE DIRECTORS OF THIS BANK HAVE TO-DAY DECLARED A DIVI-DEND OF NINE PER CENT. ON THE 9400 A. Dally—Fast trains to Old Point, New-400 P., Port News and Norfolk.
740 A.—Daily Local to Newport News.
5500 P.—Daily. Local to Old Point.
2.90 P. Daily—Louisville and Cincinnati. Pul11:00 P./ mans.
6:45 P.—Daily. "St. Louis-Chicago Special." CAPITAL STOCK OF THE BANK (FREE OF TAXES), OUT OF THE EARNINGS OF THE PAST SIX MONTHS, PAYABLE ON AND AFTER JANUARY 3, 1910. RICHARD H. SMITH,

RICHARD H. SAITH,
CASHIER.
RICHMOND, Va., Dec. 24, 1909.
AT A MEETING OF THE BOARD OF
Directors of the MERCHANTS NATIONAL BANK, held this day, a dividend of TEN PEH CENT., out of the
earnings for the past six months,
was declared payable December 31,
1909, to the stockholders of record
that date, December 31, 1909.
THOS. B. MCADAMS,
Cashier.

Cashier.

National Bank of Virginia,
Richmond, Va., December 22, 1908.

THE BOARD OF DIRECTORS OF
this bank have to-day declared a
semi-annual dividend of 3 per cent,
payable on and after January 3, 1910.

Checks will be malled to stockholders. W. M. ADDISON,
Cashier,

Cashier,

Union Bank of Richmond,
Richmond, Va., Dec. 16, 1909.

HE BOARD OF DIRECTORS OF the Union Bank of Richmond, Va., have this day declared a semi-annual dividend of 8 per cent on its capital stock, payable to stockholders on and after January 3, 1919.

GEORGE W. CALL, Cashier.

Dank

Cashier,

11:45 P. M.—Lany
YORK RIVER LINE.

4:30 P. M.—Ex Sun.—To West Pt., connecting for pullimore Mon., Wed. and Fri. 4:30 A. M.—Ex Sun. and 2:11 Pt. —Mon., Wed. and Fri.—Coal to West Point.

TRAINS ARRIVE RICHMOND.

From the South: 7:00 A. M., 9:10 P. M., daily 10:45 A. M. Wed. and Fri., 5:45 P. M., Ex S. P. M., Ex S.

Cashier.

Capitol Savings Bank,
Richmond, Va., Dec. 27, 1999.

THE DIRECTORS OF THIS BANK
have declared the quarterly dividend
of 1 per cent. payable on and after
January 3, 1910. Cheeks will be
mailed.

RO. M. KENT, JR., Cashier,

National State Bank,
Richmond, Va., Dec. 23, 1909.
THE BOARD OF DIRECTORS OF
this bank have declared a semi-annual dividend of 31-2 per cent., payable on and after January 3, 1911.
WILLIAM M. HILL,
Cashier. Casmer.

December 22, 1909.

THE BOARD OF DIRECTORS OF THE Commonwealth Bank, Inc., has this day declared a semi-annual dividend of 3 per cent., payable on or after January 3, 1910. Checks will be mailed to parties entitled to the same.

W. L. WALTERS,
Cashler,

Virginia Trust Company,
Richmond, Va., Dec. 21, 1909.
THE DIRECTORS OF THIS COMPANY
have declared a semi-annual dividend of 2 per cent., payable on and
after JANUARY 3, 1910. Checks will
be mailed.

L. D. AYLETT,
Secretary.

The Savings Bank of Richmond,
1117 East Main Street,
Richmond, Va., Dec. 21, 1999.
THE DIRECTORS OF THIS HANK
have declared the usual semi-annual
dividend or 4 per cent. (free of tac),
cut of the earnings for the past six
anonths, layable on or after January
3, 1910. Checks will be mailed,
JAMES M. BALL, Cashor. Secretary.

New York, Boston, Chicage, Minneapolie, Philadelphia, Et. Louis, San Francisco, Toronto and Montreal, or Local Agents.

Cunard

Ju kert

Cruises

TO

Rotices. TAX NOTICE

Office Collector of City Taxes, City Hall, Richmond, Va., Dec. 1, 1909,

Notice to Taxpayers.



McGUIRE'S SCHOOL Opposite Monroe Park. Forty-fifth Session. Prepares for all universities and colleges. JOHN P. McGUIRE, Principal.

Kailroang. *f*ichmond, Fredericksb'g & Potomac R. R.

TO AND FROM WASHING TON AND BEYOND.

Leave Richmond

*4.55 A.M. Mais St. Sts.

*5.55 A.M. Byrd St. Sts.

*5.55 A.M. Bird St. Sts.

*5.46 A.M. Byrd St. Sts.

*5.40 A.M. Byrd St. Sts.

*5.46 A.M. Byrd St. Sts.

*5.47 A.M. Byrd St. Sts.

*5.46 A.M. Byrd St. Sts.

*6.46 A.M. Byrd St. Sts.

*7.46 A.M. Byrd St. Sts.

*8.46 A.M. Byrd St. Sts.

*8.46 A.M. Byrd St. Sts.

*8.46 A.M. Byrd S

Leave Byrd St. Sts. 1.30 P. H. for Fredericksburg Leave Elba Sts. 7.30 A. H., 6.30 P. H. for Ashland Arrive Byrd St. Sts. 8.25 A.M. from Fredericksburg Arrive Kiba Sts. 6.40 A.M., 5.30 P.M. from Ashland

Chesapeake & Ohio Railway

643 P.—Daily. "St. Louis-Chicago Special." Pullmans.
830 A.—Daily.—Charlottesville. Week days— Cilfton Forge.
515 P.—Week days. Local to Gordonsville.
10:00 A.—Daily. L'burg, Lex. C. Forge.
515 P.—Week days. To Lynchburg.
TRAINS ARRIVE RICHMOND.
Local from East—8:25 A. M., 7:50 P. M.
Local from East—8:25 A. M., 7:50 P. M.
Local from West—8:30 A. M., 9:50 A. M., 7:50
P. M.

Southern Railway TRAINS LEAVE RICHMOND.

N. B.—Following schedule figures published as information and not guaranteed:
6:20 A. M.—Daily—Local for Charlotte.
10:45 A. M.—Daily—Limited—For all points South. Pullman and Day Coaches.
6:500 P. M.—Ex. Sunday—Keysville Local.
11:45 P. M.—Daily—Limited, for all points South. Pullman ready 9:30 P. M.
YORK RIVER LINE.
4:30 P. M.—Ex. Sun.—To West Pt. connecting

Wed, and Pri.—Local to West Foun.

TRAINS ARRIVE RICHMOND.

From the South: 7:00 A. M., 9:30 P. M., dally;
8:40 A. M., Ex. Sun., 4:10 P. M. Dally (Local).

From West Point, 9:30 A. M., daily; 10:45 A. M.,
Wed, and Fri., 5:45 P. M., Ex. Sun.

S. E. BURGESS, D. P. A.,

920 E. Main St. Phone Madison 455.

Norfolk & Western Railway
ONLY ALL RAIL LINE TO NORFOLK.
Schedule in Effect October 4, 1909.
Leave Byrd Street Station, Richmond, DAILY
FOR NORFOLK: 900 A. M., 300 P. M. FOR
LYNCH BURG AND THE WEST: 9,00 A. M.,
1210 P M., 900 P. M. Arrive Richmond: From
Norfolk—11:40 A. M., 6:50 P. M., 10:45 P. M.
From the West—7,000 A. M., 2:05 P. M., 6:50 P. M.
Pullman, Parior and Sleeping Cars. Cafe Diniug
Cars
BEVILL,
D. P. A., Richmond, Va.
G. P. A., Roanoke VA.

RIGHMOND AND CHESAPEAKE BAY KAIL-WAY COMPANY.

Richmond and Petersburg Electric Railway Cars leave Manchester, Seventh and Perry Streets, for Petersburg. 15, 28, 29, 20, 11, 12, 2, 4, 5, 25, 26, 7, 3, 9, 10, P. M., 1, 2, 4, 4, 5, 11, 10, P. M. for Chester, 12:00 midnight for

11:00 P. M. for Chester, 12:00 midnight for Petersburg.
Cars leave Petersburg, foot Sycannore Street, for Manchesteri.
5:15, 6:35, **7:15, *7:35, 8:35, 9:35, *10:35, 11:35 A. M., 12:35, *1:35, 2:35, 3:35, *4:35, 5:35, 5:35, *7:35, 8:35, 9:35, *10:40, 11:40 P. M.
*Carrier baggage and express.
** Limited, except Sundays and holidays, All cars from Petersburg connect with cars for Richmond.

Offer the unsurpassed in L and Comfortable Ocean T By the great 20,000 ton steamers
"CARONIA" Jan. 8, Feb. 19 "CARUNIA" Jan. 22, Mar. 5 Largest triple-screw turbine in the World "SAXONIA" Feb. 5, Mar. 19 Twin-Screw, 14,300 tons
For Full Particulars and Reservations apply to THE CUNARD STEAMSHIP CO., Lid.

Offer the unsurpassed in Luxurious

and Comfortable Ocean Travel

PAYS LAST BAR BI

VIRGINIA STATE FAIR
ASSOCIATION, INC.

Bank of Commerce and Trusts.
Richmond, Va., Dec. 28, 1909.
THE ANNUAL MEETING OF THE stockholders of the Bank of Commerce and Trusts will be held at the offices of the bank. Ninth and Main Streets, on TUESDAY, JAN-UARY 11, 1910, at 2 o'clock P. M.
CHAS, A. PEPLE.
Scoretary.

THE ANNUAL MEETING OF THE stockholders of the Drewry-Hughes Company will be held TUESDAY, JAN-UARY 11, 1910, at 12 o'clock noon, in the office of the company, No. 1412 East Cary Street.

Union Bank of Richmond, Va., Dec. 23, 1909.
THE REGULAR ANNUAL MEETING of Title stockholders of the thouse Bank of Richmond, Va., Dec. 23, 1909.
THE REGULAR ANNUAL MEETING of Title stockholders of the fullon Bank of Richmond, Va., Dec. 23, 1909.
THE REGULAR ANNUAL MEETING of the stockholders of the Union Bank of Richmond, Va., Dec. 23, 1909.
THE REGULAR ANNUAL MEETING of the stockholders of the Union Bank of Richmond, Va., Dec. 23, 1909.
THE REGULAR ANNUAL MEETING of the stockholders of the Union Bank of Richmond, Va., Dec. 23, 1909.
THE REGULAR ANNUAL MEETING of the stockholders of the Union Bank of Richmond, Va., Dec. 23, 1909.
THE ANNUAL MEETING of Title State of the Stockholders of the Union Bank of Richmond, Va., Dec. 23, 1909.
THE ANNUAL MEETING of the Company will be held in its

DETOREMENT AND COLORS.

FIVE PER CENT. will be added to last half if not paid on or before DE-LORMERS 31ST.

Interest at SIX PER CENT, also attaches to all bills as soon as reported to the book, as under an ordinance passed by the City Council there can be no avoidance of the penalty.

FRANK W. CUNNINGHAM.

Collector of City Taxes.

Schools.

WONDAN'S College,

RICHMOND, VA.

Large and able faculties, trained in the best universities and conservatories of this country and Europe. Specialists in their departments. Seen them, eighteen women.

Carefully arranged courses of study lead to the degrees B. Lit., B. A. and B. Mu.

Schoels.

For catalogue, write to

JAMES NELSON, M. A., LL. D.,

President.

BOOKKEPING BUSINESS COLLEGE

WIBUR R. SMITH BUSINESS COLLEGE

BUSINESS PROBUSTING and Free Conversions have resulted from Cunningham's preaching.

The beer bill was sent to Cunningham for the first time, and the sent proposed with the conversions have resulted from Cunningham's preaching.

The beer bill was sent to Cunningham for the first time, and the sent proposed with the conversion have resulted from Cunningham's preaching.

The beer bill was sent to Cunningham for the first time, and the sent proposed with the conversion have resulted from Cunningham's preaching.

The beer bill was sent to Cunningham for the first time, and the conversion have resulted from Cunningham's preaches there two nights a week to his neighbors and any others who he can have been given to preparing himself for evangelism. As a beginning he has turned his barn loft in Clayton into a ch

Burns to Death in Jaff.
CHARLESTON, S. C., December 27.—
John Muphy, who was arrested at Stillmore, a few miles from here, yesterday
afternoon, was burned to death in the
jail there last night, apparently while
trying to burn his way to freedom.
He was arrested, charged with being
drunk and firing his pistol. His body
was burned beyond recognition. His
cries were heard in his cell, but alid
could not reach him. Murphy went to
Stillmore to celebrate Christmas.

Atlantic Coast Line

C. S. CAMPBELL D. P. A. SEABOARD AIR LINE.

Southbound trains scheduled to leave Richmond daily 9:10 A. M.—Local to Norlina, Raleigh, Charlotte, Wilmington, 1:18 P. M.—Sleepers and coaches, Atlanta, Birmingham, Savannah, Jacksonville and Farida points, 7:35 P. M.—To Florida points, 10:45 P. M.—Sleepers and coaches Savannah, Jacksonville, Atlanta, Birmingham and Memphis, Northbound trains scheduled to arrive Richmond daily: 4:25 A. M., 5:15 A. M., 4:55 P. M., 5:40 P. M.

The Contederate Museum

Steamboats. OLD DOMINION LINE

Norfolt for New York daily except Sunday 7:00 P. M.
Fare: Between Richmond and Norfolk, \$2, including stateroom berlift meals, \$0 cants.
Tmins via Norfolk and Westerm Ry, at 3:P. M. and Chesapeake and Ohio. Ry, at 4:P. M. also connect with New York steamers.
Night line steamers Brandon and Berkeley stop at Claremont wharf to land passengers and on signal to receive them.
VIRGINIA NAVIGATION COMPANY.—
James River by daylight for Norfolk, Old Point, Newport News and all James River Indings. Steamer Pocahontas leaves Old Domialon wharf Monday, Wednesday and Friday at 7:00 A. M. Fare to Norfolk, \$1.25; second class, \$1.00; meals, \$0 cents. Freight received for all landings on James River.
Tickets on sale O. D. S. S. Co.'s office, \$21 B. Main St., or \$09 E. Main St., The Jefferson and Murphy's Hotel.

Equipped with wireless telegraph TO BALTIMORE AND THE NORTH VIA NORFOLK AND OLD POINT. Leave Richmond Daily except Sunday via

N. & W. Ry. 3:00 P. M., Norfolk 6:30 P. M., C. & C. Ry. 4:30 P. M., Old Point 7:30 P. M. O. D. S. S. Co. 7:00 P. M. (one day in Norfolk), Va. Nav. Co. 6:30 A. M. (Monday, Wednesday and Friday). Tickets at all offices. For staterooms apply to H. M. BOYKIN, Agent. 830 East Main Street

A NEW WORLD CRUISE TO

Leaves New York, Jan. 22, 1916 BY 5.- 5. BLUECHER (12,500)

Merchants and Miners Transportation Co.

EFFECTIVE DECEMBER 6, 1009.
TRAINS LEAVE RICHMOND DAILY.
For Florida and South; 1:20 A. M., 8:15 A. M., and 7:25 P. M.,
For Norfolk: 9:00 A. M., 3:00 P. M.
For Norfolk: 9:00 A. M., 3:00 P. M.,
For N. & W. Ry., West: 9:00 A. M., 12:10 and
9:00 P. M.
For Petersburg: 1:20 A. M., 8:15 A. M., 9:00 A.
M., 12:10 P. M., 3:00 P. M., 3:30 P. M., 6:00
P. M., 7:25 P. M., 9:00 P. M., and 11:30 P. M.
For Goldsboro and Fayetteville: 9:130 P. M.
Trains arrive Richmond daily: 4:40 A. M., 5:10
A. M., 1:20 P. M., 2:35, P. M., 6:50 P. M.
8:00 P. M. and 10:55 P. M.
Except Sunday, ** Sunday only,
Time of arrival and departure and connections not guaranteed.
C. S. CAMPBELL D. P. A.

TWELFTH AND CLAY STREETS, OPEN 9 A. M. TO 5 P. M. ADMISSION, 25c. SATURDAY FREE.

Baltimore Steam Packet Co.

SOUTH AMERICA Visiting all the interesting countries—Lot total

81 Days' Duration. Cost \$550 up Side trips can be arranged at all ports. Also cruises to the West Indies and Orient.

Norfolk to Boston, Mass., and Providence, R. I. Steamers leave Norfolk for Boston Sun., Tus. and Fri.; for Providence Mon., Thur, and Sat. at 6. P. M. Passengers and 'freight taken for all New England points. Tickets on sale at office. C. & O. Ry., N. & W. Ry. S. H. Bowman, 703; East Main, and Rich, Trans. Co., 809 k. Mais.

F. H. Bowman, NS East Main Street.
 C. O. Alley, care of Richmond Transfer Co.